# CAN I RECEIVE SHORT TERM DISABILITY BENEFITS AND WORKERS COMPENSATION AT THE SAME TIME?

If you are paying a premium for Short Term Disability (STD) coverage and you don't want to use all of your PTO or you've exhausted your PTO leave balance, you can apply for STD benefits. If approved, STD will pay you the difference between the Workers Compensation payment and your STD benefit level. However, you are limited to receive either supplemental pay or STD in combination with Workers Compensation payments. To apply for STD, contact Maricopa County Disability Management at (602) 506-1010.

#### WHAT IF MY DOCTOR SAYS I CAN GO BACK TO WORK BUT WITH TEMPORARY LIMITATIONS?

If you have been released to return to work with temporary restrictions, you must advise both your supervisor and the TPA immediately. You should request transitional (light) duty from your supervisor by completing a Transitional Duty form (available at <a href="http://ebc.maricopa.gov/hr/employee-wellness/workers-comp/pdf/transduty-from\_h2410.pdf">http://ebc.maricopa.gov/hr/employee-wellness/workers-comp/pdf/transduty-from\_h2410.pdf</a>). If work is available and you do not accept the assignment, your Workers Compensation benefits will be suspended.

# DOES MY TIME OFF WORK FOR MY INJURY COUNT AS TIME OFF UNDER THE FAMILY AND MEDICAL LEAVE ACT?

Time off for your work-related injury will be counted as time off under FMLA, if you are FMLA eligible.

#### WHAT IF I WANT TO CHANGE DOCTORS?

If you wish to change doctors, you need authorization from the TPA, if you have treated with that doctor more than two times. Contact your claims adjuster at the TPA to request authorization.

## WHAT IF I NEED TO LEAVE THE STATE?

If you plan to be out of state for more than two weeks, you need prior approval. Contact the TPA to request prior approval. If you don't get prior approval, your benefits may be suspended.

## WHAT IF I AM DISSATISFIED WITH THE SERVICE I M RECEIVING FROM THE TPA?

**LEVEL ONE:** If you have an issue or concern regarding the servicing of your claim, your first contact should be with the claims adjuster assigned to your claim by the TPA. Most issues should be able to be resolved at this level.

**LEVEL TWO:** However, if you have already discussed your issue with the claims adjuster and you are not satisfied with the service you are receiving, you should ask to speak with the adjuster's Supervisor or Manager.

**LEVEL THREE:** If your concerns continue to be unresolved, you may contact **Maricopa County Risk Management at (602) 506-2298.** Upon receipt of your complaint, Risk Management will coordinate with the TPA to ensure your concern is addressed.

You may alternately wish to contact the **ICA Ombudsman at (602) 542-4538.** The ICA Ombudsman can answer your questions and address your concerns.

#### WORKERS COMPENSATION

## Information You Need to Know



#### Maricopa County Risk Management

222 N. Central Ave. Suite 1110 Phoenix, AZ 85004 Phone (602) 506-2298 Fax (602) 506-5939

#### **HOW DO I FILE A CLAIM?**

- 1. It is your responsibility to notify your supervisor or designee immediately of your work-related injury.
- 2. Your supervisor or the department's designee will complete an industrial accident report and submit it to Maricopa County Risk Management.
- **3.** If you require medical treatment, you must use CONCENTRA (see the next section for details) for your initial treatment, unless extenuating or emergency circumstances prevent you from doing so. After the first visit, you may choose a different health care provider. Refer to the section *What If I Want to Change Doctors?*
- **4.** The health care provider will give you an Industrial Commission of Arizona (ICA) form 102 to complete and sign.
- **5.** The health care provider will send the form to the Industrial Commission, Maricopa County's Risk Management Department, and the third-party administrator (TPA), Pinnacle Risk Management.
- **6.** Your claim is officially filed when the ICA receives the ICA 102 form.
- 7. The TPA will obtain and review your medical information to determine if your claim should be accepted or denied. Your claim must be accepted in order to qualify for benefits.
- **8.** Your claim must be filed within one year of the date of injury.

## HOW DO I LOCATE A CONCENTRA FACILITY?

If your injury is life or limb threatening, call 911 or go to the nearest emergency room. For non-emergency care, Maricopa County uses CONCENTRA to evaluate and treat work-related injuries. There are eight locations throughout the Valley and no appointment is necessary. Several CONCENTRA locations offer extended hours and there is also a 24-hour facility. Call CONCENTRA at (602) 392-1120 to find the most convenient location for you.

#### WHO IS OUR TPA?

Maricopa County is self-insured and uses Pinnacle Risk Management as the third-party administrator (TPA) for Workers Compensation claims.

#### TPA Contact Information:

## PINNACLE RISK MANAGEMENT SERVICES

7500 N. Dreamy Draw, Suite 135 Phoenix, AZ 85020 Phone: (480) 367-2000

Fax: (480) 367-2001

## WHAT HAPPENS IF I CAN T RETURN TO WORK?

If your health care provider says you can t return to work, you must notify your supervisor immediately. Ask your provider for a note indicating your work status. Give the note to your supervisor immediately. It is your responsibility to keep your supervisor informed on any changes your provider makes regarding your work status.

## DO I HAVE TO PAY FOR MY BENEFITS WHILE I M OFF WORK?

While off work with an industrial injury, you must continue to pay your portion of your health care and elective benefit premiums. It is your responsibility to notify the Maricopa County Benefits Office at (602) 506-1010 if you are receiving Workers Compensation payments. If you do not notify the Benefits Office and do not pay your premiums in a timely manner, your benefits will be cancelled as of the last day of the pay period in which you paid your portion of the premium.

## WHEN DO MY WORKERS COMPENSATION PAYMENTS BEGIN?

Once your provider places you on an off-work status, there is a 7-calendar day waiting period before Workers Compensation payments begin. You need to use your F/ML or PTO if you wish to be paid during the waiting period. Workers Compensation does not count the date of injury as part of the waiting period because you were working that day.

If you are off work for 14 calendar days or more, Workers Compensation will go back and pay you for the 7-day waiting period. In this scenario, you will be paid by Workers Compensation and allowed to keep the F/ML or PTO already paid to you for the waiting period.

#### HOW WILL MY PAYMENT BE CALCULATED AND PAID?

If your claim is accepted, the TPA will request your wages from the Payroll Division to determine your average monthly wage. The maximum average monthly wage is \$2,400. You will receive 66 2/3% of your average monthly wage while you are off work. Even if your average monthly wage is more than \$2,400, the most you can receive is 66 2/3% of \$2,400.

Workers Compensation payments are issued approximately every 14 days by the TPA and are mailed to your home address as listed on the ICA form.

Workers Compensation is designed to compensate for time lost while you are on an off-work status. Once released to full-time work, any appointments related to your injury must be made on your own time. You may use your F/ML or PTO, if eligible and available.

#### CAN I SUPPLEMENT MY WORKERS COMPENSATION PAYMENT?

Workers Compensation payments are less than you would normally earn. Because of this, Maricopa County allows you to use your F/ML or PTO to make up the difference between what you receive from Workers Compensation and what you would have received had you been working your regularly scheduled hours.

Employees wishing to receive supplemental pay must have F/ML or PTO in their leave bank, complete a Supplemental Pay Agreement form (available at <a href="http://ebc.maricopa.gov/hr/employee">http://ebc.maricopa.gov/hr/employee</a> wellness/workers comp/pdf/sup pay agree.pdf) and mail it to the address shown on the form. Your supplemental pay is subject to mandatory deductions (e.g., state and federal tax, retirement, social security, etc.).

Supplemental pay will continue as long as you are receiving Workers Compensation payments and your have F/ML or PTO available to you.